

Qian Xiao Li
Interest Calculation

Interest Rate	# Days	Payment Date	Interest	Payment Amount	Balance	Payment#
		28-Oct-05	-	454.91		1
4.26%	769	06-Dec-07	40.83		495.74	
		11-Nov-05	-	454.91		2
4.35%	755	06-Dec-07	40.93		495.84	
		25-Nov-05	-	454.91		3
4.30%	741	06-Dec-07	39.71		494.62	
		09-Dec-05	-	454.91		4
4.35%	727	06-Dec-07	39.41		494.32	
		23-Dec-05	-	454.91		5
4.37%	713	06-Dec-07	38.83		493.74	
		06-Jan-06	-	454.91		6
4.37%	699	06-Dec-07	38.07		492.98	
		20-Jan-06	-	454.91		7
4.43%	685	06-Dec-07	37.82		492.73	
		03-Feb-06	-	454.91		8
4.60%	671	06-Dec-07	38.47		493.38	
		17-Feb-06	-	454.91		9
4.70%	657	06-Dec-07	38.49		493.40	
		03-Mar-06	-	454.91		10
4.74%	643	06-Dec-07	37.99		492.90	
		17-Mar-06	-	454.91		11
4.76%	629	06-Dec-07	37.32		492.23	
		31-Mar-06	-	454.91		12
4.82%	615	06-Dec-07	36.94		491.85	
		14-Apr-06	-	454.91		13
4.91%	601	06-Dec-07	36.78		491.69	
		28-Apr-06	-	454.91		14
4.94%	587	06-Dec-07	36.14		491.05	
		12-May-06	-	454.91		15
5.01%	573	06-Dec-07	35.78		490.69	
		26-May-06	-	454.91		16
4.99%	559	06-Dec-07	34.77		489.68	
		09-Jun-06	-	454.91		17
5.04%	545	06-Dec-07	34.23		489.14	

Exhibit "A"

Interest Calculation

Interest Rate	# Days	Payment Date	Interest	Payment Amount	Balance	Payment#
		23-Jun-06	-	454.91		18
5.24%	531	06-Dec-07	34.68		489.59	
		07-Jul-06	-	454.91		19
5.27%	517	06-Dec-07	33.96		488.87	
		21-Jul-06	-	454.91		20
5.22%	503	06-Dec-07	32.72		487.63	
		04-Aug-06	-	454.91		21
5.10%	489	06-Dec-07	31.08		485.99	
		18-Aug-06	-	454.91		22
5.10%	475	06-Dec-07	30.19		485.10	
		01-Sep-06	-	454.91		23
5.03%	461	06-Dec-07	28.90		483.81	
		15-Sep-06	-	454.91		24
5.02%	447	06-Dec-07	27.97		482.88	
		29-Sep-06	-	454.91		25
4.90%	433	06-Dec-07	26.44		481.35	
		13-Oct-06	-	454.91		26
5.03%	419	06-Dec-07	26.27		481.18	
		27-Oct-06	-	454.91		27
5.07%	405	06-Dec-07	25.59		480.50	
		10-Nov-06	-	454.91		28
5.03%	391	06-Dec-07	24.51		479.42	
		24-Nov-06	-	454.91		29
5.01%	377	06-Dec-07	23.54		478.45	
		08-Dec-06	-	454.91		30
4.90%	363	06-Dec-07	22.17		477.08	
		22-Dec-06	-	454.91		31
4.96%	349	06-Dec-07	21.57		476.48	
		05-Jan-07	-	454.91		32
4.98%	335	06-Dec-07	20.79		475.70	
		19-Jan-07	-	454.91		33
5.08%	321	06-Dec-07	20.32		475.23	
		02-Feb-07	-	454.91		34
5.10%	307	06-Dec-07	19.51		474.42	
		16-Feb-07	-	454.91		35
5.07%	293	06-Dec-07	18.51		473.42	

Interest Calculation

Interest Rate	# Days	Payment Date	Interest	Payment Amount	Balance	Payment#
		02-Mar-07	-	454.91		36
4.96%	279	06-Dec-07	17.25		472.16	
		16-Mar-07	-	454.91		37
4.93%	265	06-Dec-07	16.28		471.19	
		30-Mar-07	-	454.91		38
4.90%	251	06-Dec-07	15.33		470.24	
		13-Apr-07	-	454.91		39
4.97%	237	06-Dec-07	14.68		469.59	
		27-Apr-07	-	454.93		40
4.90%	223	06-Dec-07	13.62		468.55	

\$ 1,188.41 \$ 18,196.42 \$ 19,384.83